Case 18-11650 Doc 1 Filed 04/20/18 Entered 04/20/18 16:04:08 Desc Main

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Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your	full name		
goveri identif	the name that is on your nment-issued picture ication (for example, Iriver's license or	Mohammed First name Abdul Rahman	First name
passp		Middle name Ali	Middle name
identif	your picture ication to your meeting ne trustee.	Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All ot	her names you		
have years	used in the last 8	First name	First name
	e your married or names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
your	the last 4 digits of Social Security	xxx - xx - 0512	XXX - XX
Indivi	er or federal dual Taxpayer fication number	OR	OR
identi	ncation number	9 xx - xx	9 xx - xx

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Document Mohammed Abdul Rahman Debtor 1 Case Number (if known) Last Name

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	Business name Business name EIN EIN	Business name Business name EIN EIN
Where you live		If Debtor 2 lives at a different address:
	5836 N Bernard St Number Street Unit 1	Number Street
	Chicago IL 60659 City State ZIP Code COOK County	City State ZIP Code County
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
	Number Street	Number Street
	P.O. Box	P.O. Box
	City State ZIP Code	City State ZIP Code
Why you are choosing this district to file for bankruptcy.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	have another reason. Explain. (See 28 U.S.C. § 1408	☐ I have another reason. Explain. (See 28 U.S.C. § 1408
	and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names Where you live Why you are choosing this district to file for	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names Business name CEIN EIN Chicago IL 60659 City State ZIP Code COOK County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number Street P.O. Box City State ZIP Code Check one: There to days before filing this petition, I have lived in this district longer than in any other district. have another reason. Explain.

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Abdul Rahman Mohammed Debtor 1 Case Number (if known) _ Last Name Part 2: **Tell the Court About Your Bankruptcy Case** Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals The chapter of the Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box. Bankruptcy Code you are choosing to file ☐ Chapter 7 under ☐ Chapter 11 ☐ Chapter 12 Chapter 13 How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for No bankruptcy within the _{District} None last 8 years? ____ When ___ ☐ Yes. Case Number MM / DD / YYYY District None __ When ___ ___ Case Number ___ MM / DD / YYYY _____ When ___ MM / DD / YYYY No 10. Are any bankruptcy cases pending or being filed by a spouse who is Yes. not filing this case with _____ When _____ Case Number, if known _____ you, or by a business MM / DD / YYYY parter, or by affiliate? Relationship to you _ When Case Number, if known _____ District MM / DD / YYYY 11. Do you rent your No. Go to line 12 residence? Has your landlord obtained an eviction judgment against you?

Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with

No. Go to line 12.

this bankruptcy petition.

Debtor 1	Mohammed	Abdul Rahm	Document Ali	Page 4 of 61
Debior 1	First Name	Middle Name	Last Name	Case Number (if known)
Part 3:	Report About Any Busin	esses You Own a	as a Sole Proprietor	
of	re you a sole proprietor any full- or part-time usiness?		Go to Part 4. Name and location of business	s
A bu ind se a LL If	sole proprietorship is a siness you operate as an dividual, and is not a parate legal entity such as corporation, partnerhsip, or	-	Name of business, if any Number Street	
se	parate sheed and attach it this petition.	- - (City	State Zip Code
			Check the appropriate box to o	describe your business: us defined in 11 U.S.C. § 101(27A))
			_	e (as defined in 11 U.S.C. § 101(51B))
			Stockbroker (as defined i	in 11 U.S.C. § 101(53A))
				efined in 11 U.S.C. § 101(6))
			☐ None of the above	
CI Ba ar de Fo	re you filing under napter 11 of the ankruptcy Code and e you a small business ebtor?	appropriate balance she documents	deadlines. If you indicate that eet, statement of operations, ca do not exist, follow the procedum not filing under Chapter 11.	
	usiness debtor, see U.S.C. § 101(51D).	the	e Bankruptcy Code.	I am NOT a small business debtor according to the definition in
			ankruptcy Code.	Train a small business debtor according to the definition in the
Part 4	Report if You Own or Ha	ve Any Hazardou	us Property or Any Property Tha	at Needs Immediate Attention
pr al of	o you own or have any operty that poses or is leged to pose a threat imminent and dentifiable hazard to	■ No. □ Yes. W	/hat is the hazard?	
pu Or in Fo pe	ublic health or safety? If do you own any roperty that needs mediate attention? If example, do you own rishable goods, or livestock at must be fed, or a building at needs urgent repairs?	lf	immediate attention is needed	d, why is it needed?
	a	١٨	Vhere is the property?	

Number

City

Street

ZIP Code

State

Debtor 1

Mohammed

Document

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Abdul Rahman

Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

> If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
You must check one:	You must check one:
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.	☐I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.	Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.	☐I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.
Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.
I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.
To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.
Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you

may be dismissed.

developed, if any. If you do not do so, your case

Any extension of the 30-day deadline is granted

only for cause and is limited to a maximum of 15

days.	
	red to receive a briefing about ing because of:
Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Active duty. I am currently on active military

reasonably tried to do so.

duty in a military combat zone.

I am not required to receive a briefing about credit counseling because of:

developed, if any. If you do not do so, your case

Any extension of the 30-day deadline is granted

only for cause and is limited to a maximum of 15

may be dismissed.

days.

Incapacity. I have a mental illness or a mental deficiency that makes me

incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Case 18-11650 Doc 1 Filed 04/20/18 Entered 04/20/18 16:04:08 Desc Main Document Page 6 of 61 Abdul Rahman Mohammed Debtor 1 Case Number (if known) Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) What kind of debts do as "incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and Do you estimate that after administrative expenses are paid that funds will be available to distribute to unsecured creditors? any exempt property is No. excluded and administrative expenses Yes. are paid that funds will be available for distribution to unsecured creditors? 1-49 1,000-5,000 **2**5,001-50,000 How many creditors do **50-99** you estimate that you 5,001-10,000 **5**0,001-100,000 owe? **100-199** 10,001-25,000 ☐ More than 100,000 200-999 □ \$0-\$50,000 **□** \$1,000,001-\$10 million □\$500,000,001-\$1 billion How much do you estimate your assets to **\$50,001-\$100,000 □** \$10,000,001-\$50 million □\$1,000,000,001-\$10 billion be worth? \$100,001-\$500,000 □ \$50,000,001-\$100 million **□**\$10,000,000,001-\$50 billion □ \$500,001-\$1 million □ \$100,000,001-\$500 million ☐More than \$50 billion **\$0-\$50,000** □ \$1.000.001-\$10 million □\$500,000,001-\$1 billion How much do you estimate your liabilities \$50,001-\$100,000 □ \$10,000,001-\$50 million □\$1,000,000,001-\$10 billion to be? \$100,001-\$500,000 □ \$50,000,001-\$100 million □\$10,000,000,001-\$50 billion □ \$500,001-\$1 million □ \$100,000,001-\$500 million ☐ More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

★ /s/ Mohammed Abdul Rahman Ali

Signature of Debtor 1

Signature of Debtor 2

Executed on ___03/19/2018

Executed on ______MM / DD / YYYY

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Debtor 1 Mohammed Abdul Rahman Ali Case Number (if known) _______

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

Date	MM / DD / YYYY
IL	60603
State	ZIP Code
Email ad	_{dress} ndil@geracilaw.com
IL	
State	
	State Email ad

Fill in this in	formation to identify	your case:	
Debtor 1	Mohammed	Abdul Rahman	Ali
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for the	: <u>NORTHERN</u> District of <u>ILL</u>	INOIS_ (State)
Case Number (If known)	Г		

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$ 366,120
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 24,756
1c. Copy line 63, Total of all property on <i>Schedule A/B</i>	\$ 390,876
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$333,909
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0 \$26,994
55. Copy the total damin north art 2 (nonphority discourse damin) north line of the Concedere 27	
Part 3: Summarize Your Liabilities	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$4,442.90
Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$3,897.15

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Document Mohammed Abdul Rahman Case Number (if known) _ Debtor 1 First Name Middle Name Last Name

Part 4:	nswer These Questions for Administrative and Statistical Records		
	ng for bankruptcy under Chapter 7, 11 or 13? I have nothing to report on this part of the form. Check this box and submit this form to the o	court with your other schedules.	
Your de family, o	of debt do you have? The best are primarily consumer debts. Consumer debts are those "incurred by an individual prior household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S. The best are not primarily consumer debts. You have nothing to report on this part of the form. On to the court with your other schedules.	.C. § 159.	
	tatement of Your Current Monthly Income: Copy your total current monthly income from O 1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	fficial -	\$ 6,017.20
	llowing special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> : 4 of Schedule E/F, copy the following:	Total claim	
9a. Domest	ic support obligations (Copy line 6a.)	\$_0.00	
9b. Taxes a	nd certain other debts you owe the government. (Copy line 6b.)	\$_0.00	
9c. Claims	or death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00	
9d. Student	loans. (Copy line 6f.)	\$_0.00	
	ons arising out of a separation agreement or divorce that you did not report as ns. (Copy line 6g.)	\$_0.00	
9f. Debts to	pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00	
9g. Total. A	dd lines 9a through 9f.	\$_0.00	

ill in this infor	mation to identify your o			ptored 04/20/ 0 of 61	18 16:04:08	Desc	Main
Debtor 1	Mohammed	Abdul Rahma	n Ali				
Fi	rst Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing) Fire	rst Name	Middle Name	Last Name				
United States Bar	nkruptcy Court for the : <u>NC</u>	ORTHERN District	of <u>ILLINOIS</u> (State)				0
Case Number (If known)						_	Check if this is an
	m 106A/B					Č	amended filing
chedule	A/B: Property	<u>/</u>					12
Part 1: Des	cribe Each Residence, Bu	ilding, Land, or Otl	her Real Esate You Own or Have a	n Interest In			
are ii			ner Real Esate You Own or Have a				
. Do you own o			iny residence, building, land, or	similar property?	5		
No. Yes.	or have any legal or equi			similar property?	the amount	of any secured	ms or exemptions. Put claims on <i>Schedule D:</i>
No. Yes. [or have any legal or equi	table interest in a	what is the property? Check all	similar property?	the amount	of any secured	
No. Yes. [or have any legal or equi Describe	table interest in a	what is the property? Check all Single-family home	similar property?	the amount of Creditors W.	of any secured of the Have Claims ue of the	claims on Schedule D: s Secured by Property Current value of the
No. Yes. [or have any legal or equi Describe ard if available, or other descrip	table interest in a	what is the property? Check all Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	similar property? that apply.	the amount of Creditors Will	of any secured of the Have Claims ue of the	claims on Schedule D: s Secured by Property
No. No. Yes. [5836 N Bern Street address.	or have any legal or equi Describe ard , if available, or other descrip	table interest in a	what is the property? Check all Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land	similar property? that apply.	the amount of Creditors Williams Current valuentire proper	of any secured of the Have Claims ue of the	claims on Schedule D: s Secured by Property Current value of the
No. Yes. [5836 N Bern Street address,	or have any legal or equi Describe ard if available, or other descrip	tiable interest in a	what is the property? Check all Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property	similar property? that apply.	the amount of Creditors W. Current valuentire property \$	of any secured of the Have Claims ue of the erty? 366,120.00	claims on Schedule D: s Secured by Property Current value of the portion you own? \$183,060
No. No. Yes. [5836 N Bern Street address.	or have any legal or equi Describe ard , if available, or other descrip	table interest in a	what is the property? Check all Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land	similar property? that apply.	the amount of Creditors W. Current valuentire property \$	of any secured of ho Have Claims ue of the erty? 366,120.00 e nature of ye	claims on Schedule D: s Secured by Property Current value of the portion you own? \$183,060 cour ownership
No. No. Yes. [5836 N Bern Street address, Chicago City	or have any legal or equi Describe ard , if available, or other descrip	table interest in a	what is the property? Check all Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare	similar property? that apply.	Current val entire proper \$	of any secured of ho Have Claims ue of the erty? 366,120.00 e nature of you	claims on Schedule D: s Secured by Property Current value of the portion you own? \$183,060
No. No. Yes. [5836 N Bern Street address, Chicago City	or have any legal or equi Describe ard , if available, or other descrip	table interest in a	what is the property? Check all Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other	similar property? that apply.	Current val entire proper \$	of any secured of the Have Claims ue of the erty? 366,120.00 e nature of your chas fee simes, or a life es	claims on Schedule D: s Secured by Property Current value of the portion you own? \$183,060 cour ownership nple, tenancy by
No. No. Yes. [5836 N Bern Street address, Chicago City	or have any legal or equi Describe ard , if available, or other descrip	table interest in a	What is the property? Check all Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other Who has an interest in the property	similar property? that apply.	Current valuentire property specifies the interest (su the entireties Tenancy by	of any secured of the Have Claims ue of the erty? 366,120.00 e nature of your chas fee simes, or a life estimetry	claims on Schedule D: s Secured by Property Current value of the portion you own? \$ 183,060 rour ownership nple, tenancy by stat), if known.
No. No. Yes. [5836 N Bern Street address, Chicago City	or have any legal or equi Describe ard , if available, or other descrip	table interest in a	What is the property? Check all Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other Who has an interest in the prop	similar property? that apply. perty? Check one.	Current valuentire property specifies the interest (su the entireties Tenancy by	of any secured of the Have Claims ue of the erty? 366,120.00 e nature of your chas fee simes, or a life estimetry	claims on Schedule D: s Secured by Property Current value of the portion you own? \$183,060 cour ownership nple, tenancy by

Official Form 106A/B Record # 761999 Schedule A/B: Property Page 1 of 7

\$183,060.00

2. Add the dollar value of the portion you own for all of your entries fro Part 1, including any entries for pages

you have attached for Part 1. Write that number here -->

08. Collectibles of value

No

Yes.

Describe.....

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects;

stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

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— Document Page 11 of the company of th Desc Main **Describe Your Vehicles** Part 2: Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 03. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles Yes. Describe..... Acura Make: Who has an interest in the property? Check one. Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Debtor 1 only TL Model: Creditors Who Have Claims Secured by Property Debtor 2 only 2000 Year: Current value of the Current value of the Debtor 1 and Debtor 2 only entire property? portion you own? 178,000 Approximate Mileage: At least one of the debtors and another 831.00 Other information: Check if this is community property (see 2000 Acura TL with over 178,000 miles. instructions) Honda Make: Who has an interest in the property? Check one. Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Debtor 1 only CR-V Model: Creditors Who Have Claims Secured by Property Debtor 2 only 2013 Year: Current value of the Current value of the Debtor 1 and Debtor 2 only entire property? portion you own? 25,000 Approximate Mileage: At least one of the debtors and another 19,125.00 9,562.00 Other information: Check if this is community property (see 2013 Honda CR-V with over 25,000 instructions) miles 04. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories No. Yes. Describe..... 5. Add the dollar value of the portion you own for all of your entries fro Part 2, including any entries for pages \$10,393.00 you have attached for Part 2. Write that number here---**Describe Your Personal and Household Items** Part 3: Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions 06. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware No. Describe..... Furniture, linens, large and small appliances, table & chairs, bedroom set, joint with non-filing spouse \$2,000 2,000.00 07. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games ٦No. Describe..... Flat screen TV, computer, printer, music collection, cell phone, joint with non-filing spouse \$500 500.00

0.00

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Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No.		
Yes. Describe		\$0.00
10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No.		
Yes. Describe		\$0.0
Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories No.		
Yes. Describe Normal Clothing, Shoes, Accessories	\$100	\$ <u>100.0</u> 0
12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No.		
Yes. Describe Wedding Ring	\$100	\$ <u> </u>
13. Non-farm animals Examples: Dogs, cats, birds, horses No.		
Yes. Describe Fish	\$0	\$0.00
14. Any other personal and household items you did not already list, including any health aids you did not list No.		
Yes. Describe		0.00
15. Add the dollar value of all of your entries from Part 3. including any entries for pages you have attached		\$0.00
15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here		\$\$2,700.00
for Part 3. Write that number here		
for Part 3. Write that number here		\$2,700.00 Current value of the portion you own? Do not deduct secured claims
for Part 3. Write that number here		\$2,700.00 Current value of the portion you own? Do not deduct secured claims
for Part 3. Write that number here		\$2,700.00 Current value of the portion you own? Do not deduct secured claims or exemptions
for Part 3. Write that number here		\$2,700.00 Current value of the portion you own? Do not deduct secured claims or exemptions \$
Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition No. Yes. Describe 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. No. Yes. Describe Account Type: Institution name:		\$2,700.00 Current value of the portion you own? Do not deduct secured claims or exemptions \$
Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition No. Yes. Describe 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. No. Yes. Describe Account Type: Institution name: Checking Account Chase Bank 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts		\$2,700.00 Current value of the portion you own? Do not deduct secured claims or exemptions \$
Fort 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition No. Yes. Describe 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. No. Yes. Describe Account Type: Institution name: Checking Account Chase Bank 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No. Yes. Describe Institution or issuer name:		\$2,700.00 Current value of the portion you own? Do not deduct secured claims or exemptions \$ 0.00 \$ 100.00 \$ 100.00

Desc Main

20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No. Yes. Describe..... Issuer name: 0.00 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No. Describe..... Type of account and Institution name: Yes 401(k) or similar plan Through Employer Unknown 0.00 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications No. Yes. Describe..... Institution name or individual: 0.00 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) Describe..... Issuer name and description: 0.00 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No. Describe..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): Yes. 0.00 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers No. Describe..... 0.00 Examples: Internet domain names, websites, proceeds from royalties and licensing agreements No. Yes. Describe..... 0.00 Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No. Yes. Describe..... 0.00 Current value of the portion you own? Do not deduct secured claims or exemptions Describe..... Yes. 0.00 Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement No. Describe..... 0.00

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31.		nsurance polici	ies r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance		
	No.	-	Company Name & Beneficiary:		
	Yes.	Describe	Company Name & Deficiolary.	٦	
	100.	Describe	Health Insurance Through Employer \$0	\$	0.00
32.	Any interes	t in property th	at is due you from someone who has died		
			iving trust, expect proceeds from a life insurance policy, or are currently entitled to receive		
		cause someone ha	as died.		
	No.			-	
	Yes.	Describe		\$	0.00
33.	Claims aga	inst third partie	s, whether or not you have filed a lawsuit or made a demand for payment		
	Examples: A	Accidents, employr	ment disputes, insurance claims, or rights to sue		
	No.				
	Yes.	Describe		1 .	
	041			_ \$	0.00
34.	No.	ngent and unit	quidated claims of every nature, including counterclaims of the debtor and rights		
	Yes.	Describe			0.00
25	Any finan-	al accete ······	id not already liet		0.00
ა5.		aı assets you d	id not already list		
	No.			-	
	Yes.	Describe		\$	0.00
00	A -1 -1 411 -1		form Dark find builting and the form of th		
			of your entries from Part 4, including any entries for pages you have attached		\$2,100.00
	for Part 4. W	rite that number	er here>		, ,
	Part 5:	escribe Any Bus	iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.		
37.	Do you ow	n or have any le	gal or equitable interest in any business-related property?		
	No.				
	Yes.				
				Current value	of the
				portion you ow	
				Do not deduct se	cured claims
				or exemptions	
38.	Accounts r	eceivable or co	mmissions you already earned		
	No.				
	Yes.	Describe			0.00
20	Office cont	nmont furnishin	ngs, and supplies		0.00
39 .			omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices		
	No.	dusiness-related Co	omputers, software, moderns, printers, copiers, rax macrimes, rugs, telepriories, desks, criairs, electronic devices		
	=	5 "		7	
	Yes.	Describe		\$	0.00
40.	Machinery,	fixtures, equip	ment, supplies you use in business, and tools of your trade	_	
	No.				
	Yes.	Describe		1	
				\$	0.00
41.	Inventory				
	No.				
	Yes.	Describe			
40	I-44- !			\$	0.00
4 ∠.		-	r joint ventures		
	No.		Name of Entity and Percent of Ownership:	7	
	Yes.	Describe		\$	0.00
43.	Customer I	ists, mailing list	ts, or other compilations		
	_	•			
	No.				
	No. Yes.	Describe		7	
	=	Describe		\$	0.00

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44. Any business-related property you did not already list Nο Describe..... 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$ 0.00 for Part 5. Write that number here Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe..... 0.00 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Describe..... 0.00 48. Crops-either growing or harvested No. Yes. Describe..... 0.00 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe..... 0.00 50. Farm and fishing supplies, chemicals, and feed Yes. Describe..... 0.00 51. Any farm- and commercial fishing-related property you did not already list Describe..... 0.00 52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached \$0.00 for Part 6. Write that number here ----Describe All Property You Own or Have an Interest in That You Did Not List Above Part 7: 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No. Describe..... Yes.

0.00 \$0.00

54. Add the dollar value of all of your entries from Part 7. Write that number here -->

Dehtor 1

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Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 183,060.00
56. Part 2: Total vehicles, line 5	\$ 10,393.00	
57. Part 3: Total personal and household items, line 15	\$ 2,700.00	
58. Part 4: Total financial assets, line 36	\$ 2,100.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 15,193.00	\$ 15,193.00
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$198,253.00

Official Form 106A/B Record # 761999 Schedule A/B: Property Page 7 of 7

Fill in this in	formation to identify	your case:	
Debtor 1	Mohammed	Abdul Rahman	Ali
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for the	: <u>NORTHERN</u> District of <u>ILLI</u>	NOIS_
Case Number	r		(State)
(If known)	·		

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identif	y the Property You Claim as Exempt			
Which set of ex	emptions are you claiming? Check	one only, even if your spo	ouse is filing with you.	
You are clai	ming state and federal nonbankrupto	cy exemptions . 11 U.S.C.	§ 522(b)(3)	
You are clai	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
For any propert	y you list on Schedule A/B that you	u claim as exempt, fill in t	the information below.	
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	5836 N Bernard Chicago IL 60659 - Primary Residence	\$_366,120	\$ _ 15,000	735 ILCS 5/12-901
Line from Schedule A/B:	<u>01</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	2000 Acura TL with over 178,000 miles.	_{\$} 831	s 831	735 ILCS 5/12-1001(b)
description.	Tillics.	φ	\$	
Line from	03		100% of fair market value, up to	
Schedule A/B:			any applicable statutory limit	
Brief description:	2013 Honda CR-V with over 25,000 miles	_{\$} 9,562	\$ 2,400	735 ILCS 5/12-1001(c)
accompacini				
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
			any applicable statutory limit	735 II CC 5/42 4004/b)
Brief description:	Furniture, linens, large and small appliances, table & chairs, bedroom	\$_2,000	\$1,000	735 ILCS 5/12-1001(b)
	set, joint with non-filing spouse			
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit	
			· · · · · · · · · · · · · · · · · · ·	
Official Form 1060	Record # 761999		he Property You Claim as Exempt	Page 1 of 2

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Debtor 1

Mohammed

Abdul Rahman

761999

Record #

Official Form 106C

Middle Name

Document Last Name Page 18 of 61 Case Number (if known)

Additional Page Part 2: Current value of the Amount of the exemption you claim Specific laws that allow exemption Brief description of the property and line on portion you own Schedule A/B that lists this property Copy the value from Check only one box for each exemption Schedule A/B 735 ILCS 5/12-1001(b) Brief Flat screen TV, computer, printer, 500 description: music collection, cell phone, joint \$ 500 with non-filing spouse Line from 100% of fair market value, up to 07 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(a),(e) Brief Normal Clothing, Shoes, \$ 100 100 description: Accessories Line from 100% of fair market value, up to Schedule A/B: any applicable statutory limit Brief Wedding Ring 735 ILCS 5/12-1001(a),(e) \$ 100 \$ 100 description: 100% of fair market value, up to Line from 12 Schedule A/B: any applicable statutory limit Brief Checking Account, Chase Bank, 735 ILCS 5/12-1001(h)(4) **\$** 100 \$ 100 100.00 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(b) Brief Ameritrade, 2,000.00 2,000 1,669 description: Line from 100% of fair market value, up to 18 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1006 Brief 401(k) or similar plan, Through Unknown description: Employer Line from 100% of fair market value, up to 21 Schedule A/B: any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) No. Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? ☐ Yes.

Schedule C: The Property You Claim as Exempt

Fill in this in	Caco 19 11	GEO Doc 1 our case:	Filed 04/20/19	Entered 04/20/ 9 of 61	18 16:04:08	Desc Main	
				3 01 01			
Debtor 1	Mohammed	Abdul Rahman					
D.H. O	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
	Dealise de Court faction	NODTHEDN District	£ III INOIO				
United States	Bankruptcy Court for the : _	NORTHERN DISTRICT O	or <u>ILLINOIS</u> (State)			Check if this	- !
Case Number (If known)	ſ					amended fi	
	orm 106D					amended	iiig
	<u>orm 106D</u>						40/45
			ms Secured by F				12/15
formation. If r	more space is needed,	copy the Additional Pa	ple are filing together, both ge, fill it out, number the e			ny	
	es, write your name and	•	•				
_	ditors have claims secu						
∐ No. Ch	neck this box and submit	this form to the court w	rith your other schedules. Yo	ou have nothing else to rep	ort on this form.		
Yes. Fil	Il in all of the information	below.					
Part 1:	List All Secured Claims						
					Column A	Column A	Column C
			ecured claim, list the credito		Amount of claim	Value of collateral	Unsecured
		· ·	claim, list the other creditors according to the creditors na		Do not deduct the	that supports this claim	portion If any
7.5 1114011 6	as possible, list the dalif	•			value of collateral		
2.1 Capital	ONE AUTO Finance	Desc.	cribe the property that secure	es the claim:	<u>\$_14,600.00</u>	<u>\$ 19,125.00</u>	\$ <u>0.00</u>
Creditor's	Name allas Pkwy	201:	3 Honda CR-V with over 25,	000 miles			
Number	Street						
		As o	of the date you file, the claim	is: Check all that apply.			
			Contingent	,			
Plano City	TX	75093 te Zip Code	Jnliquidated				
Oity	Otal		Disputed				
	s the debt? Check one.	Natu	ire of Lien. Check all that apply				
Debtor Debtor	•	-	An agreement you made (such a ar loan)	s mortgage or secured			
=	1 and Debtor 2 only	_	Statutory lien (such as tax lien, m	nechanic's lien)			
At least	one of the debtors and and	otherJ	ludgment lien from a lawsuit				
□ Chack	if this claim relates to a		Other (including a right to offset)				
	unity debt						
Date Debt	was incurred2017	-08-22 Last	4 digits of account number	1001			
2.2 Freedo	m Mortgage Corporation	Desc	cribe the property that secure	es the claim:	\$ <u>319,309.00</u>	<u>\$ 366,120.00</u>	\$ <u>0.00</u>
Creditor's			6 N Bernard Chicago IL 606	59 - Primary			
PO Box Number	Street	Res	idence				
		Aso	of the date you file, the claim	is: Check all that apply			
			Contingent	io. Oncok all that apply.			
Philade	·		Jnliquidated				
City	Stat	te Zip Code	Disputed				
	s the debt? Check one.	_	re of Lien. Check all that apply				
Debtor	-	_	An agreement you made (such a	s mortgage or secured			
Debtor	2 only 1 and Debtor 2 only	_	ar loan) Statutory lien (such as tax lien, m	aechanic's lien)			
=	t and Debtor 2 only tone of the debtors and and	=	statutory lien (such as tax lien, m ludgment lien from a lawsuit	iconanic s ilett)			
_		=	Other (including a right to offset)				
	if this claim relates to a unity debt						
	was incurred	Last	4 digits of account number	5623			
		ies in Column A on thi	s page. Write that number	here:	\$ <u>333,909.00</u>		

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Mohammed Debtor 1

Abdul Rahman

Document

Part 2:

List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Add the dollar value of your entries in Column A on this page. Write that number here:

\$ 333,909.00

	Caso 19 1165) Doc 1	Filed 04/20/19	Entered 04/20/18 16:04:08	Desc Main
Fill in this in	formation to identify your c			1 of 61	Dood Main
	Mohammed	Abdul Rahman	Ali		
Debtor 1	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Donkrijntov Court for the . NO	DTUEDN District o	£ III INOIC		
United States	Bankruptcy Court for the : <u>NC</u>	KIHERIN DISTRICTO	(State)		
Case Number (If known)					Check if this is an
					amended filing
Official Fo	orm 106E/F				
chedule	E/F: Creditors W	ho Have Ur	secured Claims		12/15
ist the other pa I/B: Property (Control of the control of the con	arty to any executory contra Official Form 106A/B) and o artially secured claims that	acts or unexpired on Schedule G: Exe are listed in Sche number the entries ne and case numb	leases that could result in a ecutory Contracts and Unex dule D: Creditors Who Have s in the boxes on the left. At	and Part 2 for creditors with NONPRIORITY of claim. Also list executory contracts on <i>Schedipired Leases</i> (Official Form 106G). Do not incled Claims Secured by Property. If more space is tach the Continuation Page to this page. On the	<i>dul</i> e lude any s
Part 1:	LIST All OF FOUR PRIORITY ONS	ecureu Ciaiiiis			
1. Do any cred	ditors have priority unsecur	ed claims against	you?		
No. Go	to Part 2.				
Yes.					
each claim nonpriority unsecured	listed, identify what type of c amounts. As much as possib claims, fill out the Continuation	laim it is. If a claim le, list the claims ir on Page of Part 1.	has both priority and nonprion alphabetical order according	cured claim, list the creditor separately for each wity amounts, list that claim here and show both g to the creditor's name. If you have more than t ds a particular claim, list the other creditors in Pa ction booklet.)	priority and two priority
	,			Total claim	Priority Nonpriority
					amount amount
Part 2:	List All of Your NONPRIORITY	Unsecured Claims			
3. Do any cree	ditors have nonpriority uns	ecured claims aga	inst you?		
No. Yo	u have nothing to report in th	is part. Submit thi	s form to the court with your o	other schedules.	
4. List all of y	our nonpriority unsecured	claims in the alpha	betical order of the creditor	r who holds each claim. If a creditor has more t	han one
		· · · · · · ·		sted, identify what type of claim it is. Do not list o	-
	Part 1. If more than one cred ut the Continuation Page of F	•	lar claim, list the other creditor	ors in Part 3.If you have more than three nonpric	ority unsecured
	at the continuation rage of t				Total claim
4.1 Capitalo		Last	4 digits of account number _	NULL	<u>\$ 957.00</u>
Creditor's 1 15000 C	Name Capital One Dr	Whe	n was the debt incurred?	2013-2018	
Number	Street				
		As o	f the date you file, the claim is	s: Check all that apply.	
			Contingent		
Richmon			Inliquidated		
City Who owes	State Zip the debt? Check one.	Code	Disputed		
Debtor 1	1 only				
Debtor 2	2 only	Туре	of NONPRIORITY unsecured	claim:	
Debtor 1	1 and Debtor 2 only	∐s	student loans.		
At least	one of the debtors and another	_	Obligations arising out of a separa		
	if this claim relates to a		nat you did not report as priority of		
	unity debt		Debts to pension or profit-sharing	plans, and other similar debts	
	n subject to offest?	_	o o .	One did the c	
No			Other. Specify Credit Card or	Credit Use	

Debtor 1 Mohammed Abdul Rahman Document Page 22 of 61 Case Number (if known)

Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Capitalone \$ 1,650.00 Last 4 digits of account number _ Creditor's Name 2013-2018 15000 Capital One Dr When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Richmond 23238 VA Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Yes Capitalone NULL \$ 2,207.00 Last 4 digits of account number 4.3 Creditor's Name 2010-2018 15000 Capital One Dr When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Richmond 23238 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes NULL CBNA \$ 500.00 Last 4 digits of account number 4.4 Creditor's Name 2018-2018 Po Box 6497 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Sioux Falls SD 57117 Unliquidated State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify __ Credit Card or Credit Use

Yes

Page 23 of 61 Case Number (if known) **D**pcument Mohammed Abdul Rahman Debtor 1

Pa	Your NONPRIORITY Unsecured Claims - 0	Continuation Page		
After	listing any entries on this page, number them b	peginning with 4.4, followed by 4.5, ar	nd so forth.	Total Claim
4.5	CBNA	Last 4 digits of account number	NULL	\$ _2,633.00
	Creditor's Name		0044 0040	
	50 Northwest Point Road	When was the debt incurred?	2014-2018	
	Number Street			
		As of the date you file, the claim is:	: Check all that apply.	
	_	Contingent		
	Elk Grove Village IL 60007	Unliquidated		
	City State Zip Code Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separati	ion agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla	aims	
	community debt	Debts to pension or profit-sharing p	lans, and other similar debts	
	Is the claim subject to offest?			
	No	Other. Specify Credit Card or	Credit Use	
	∐Yes			
4.6		Last 4 digits of account number	NULL	\$ <u>1,718.00</u>
	Creditor's Name	When was the debt incurred?	2017-2018	
	Po Box 6241	when was the debt incurred?		
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Sioux Falls SD 57117	Contingent		
	City State Zip Code	Unliquidated		
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separati	ion agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla	aims	
	community debt	Debts to pension or profit-sharing p	lans, and other similar debts	
	Is the claim subject to offest?			
	No	Other. Specify Credit Card or	Credit Use	
	Yes			
4.7	COMENITY BANK/Carsons	Last 4 digits of account number	NULL	\$ <u>168.00</u>
	Creditor's Name	When was the debt incurred?	2015-2018	
	Po Box 182789	When was the debt incurred?		
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Columbus OH 43218	Contingent		
	City State Zip Code	Unliquidated		
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separati	ion agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cla	aims	
	community debt	Debts to pension or profit-sharing p		
	Is the claim subject to offest?			
	No	Other. Specify Credit Card or	Credit Use	
	Yes	,		

Debtor 1 Mohammed Abdul Rahman Document Page 24 of 61 Case Number (if known)

Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Credit ONE BANK NA \$ 1,881.00 Last 4 digits of account number _ Creditor's Name 2010-2018 Po Box 98875 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent NV 89193 Las Vegas Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Yes Discover FIN SVCS LLC NULL \$ 3,243.00 Last 4 digits of account number 4.9 Creditor's Name 2017-2018 Po Box 15316 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Wilmington 19850 Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify ___Credit Card or Credit Use Yes NULL FNB Omaha \$ 1,554.00 Last 4 digits of account number 4.10 Creditor's Name 2014-2018 When was the debt incurred? Po Box 3412 Number As of the date you file, the claim is: Check all that apply. Contingent Omaha NE 68103 Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify __ Credit Card or Credit Use Yes

Page 25 of 61 Case Number (if known) **Document** Mohammed Abdul Rahman Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** GBS/FIRST ELECTRONIC B \$ 2,020.00 4.11 Last 4 digits of account number _ Creditor's Name 2018-2018 Po Box 4499 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent OR 97076 Beaverton Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Yes Home Depot Credit Services \$ 675.00 Last 4 digits of account number 4.12 Creditor's Name PO Box 78011 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Phoenix 85062 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify ___Credit Card or Credit Use Yes Roundpoint MTG \$ 0.00 4908 Last 4 digits of account number 4.13 Creditor's Name 2016-2017 5032 Parkway Plaza Blvd When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Charlotte NC 28217 Unliquidated State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify ___Notice Only Yes

Schedule E/F: Creditors Who Have Unsecured Claims

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Mohammed Abdul Rahman Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Stonegate Mortage CORP \$ 0.00 Last 4 digits of account number _ Creditor's Name 2014-2015 4894 Greenville Ave Ste When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Dallas TX 75206 Unliquidated City Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify _ Yes Wffnatbank NULL \$ 7,788.00 Last 4 digits of account number 4.15 Creditor's Name 2017-2018 Po Box 94498 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Las Vegas 89193 Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Part 3:

List Others to Be Notified for a Debt That You Already Listed

Mohammed Debtor 1

Abdul Rahman

Dpcument

26,994.00

Middle Name

Last Name

Part 4:	Add the Amounts for Each Type of Unsecured Claim		
	amounts of certain types of unsecured claims. This information is for s mounts for each type of unsecured claim.	statistical re	eporting purposes only. 28 U.S.C. § 159.
			Total claim
Total claims	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims	6f. Student loans	6f.	\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	 Other. Add all other nonpriority unsecured claims. Write that amount here. 	6i.	\$00

6j. Total. Add lines 6f through 6i.

-: 1	Lin Abin in	Caco 19 11		od 04/20/18	Ento	red 04/20/1	.8 16:04:08	Desc Main	
FII	i in this in	formation to identify y	your case:			8 of 61			
De	ebtor 1	Mohammed	Abdul Rahman	Ali	_				
5	1.10	First Name	Middle Name	Last Name					
	ebtor 2 ouse, if filing)	First Name	Middle Name	Last Name	_				
Ur	nited States	Bankruptcy Court for the	: <u>NORTHERN</u> District of <u>ILLI</u>	NOIS_					
	ase Number known)			(State)				Check in amende	f this is an ed filing
Offi	cial F	orm 106G							-
			Contracts and U	nexpired Lea	1585				12/15
nforn additi	nation. If ronal page o you hav No. Ch	nore space is needed, s, write your name an re any executory control eck this box and subm	sible. If two married people ar, copy the additional page, fill d case number (if known). racts or unexpired leases? hit this form to the court with your below even if the contracts of	it out, number the e	entries, and	I attach it to this p	rt on this form.	: any	
ex	-	nt, vehicle lease, cell	ompany with whom you have phone). See the instructions for						
l	Person or	company with whom	you have the contract or leas	se		State what	the contract or leas	se is for	
2.1					_				
	Name								
	Number	Street			_				
	City		State Zip Cod	e	_				
2.2									
	Name				_				
	Number	Street			_				
	City		State Zip Cod	e	_				
2.3									
	Name				_				
	Number	Street			_				
	City		State Zip Cod	e	_				
2.4									
	Name				_				
	Number	Street			_				
	City		State Zip Cod	e	_				
2.5									
	Name				_				
	Number	Street			_				

State Zip Code

City

Official Form 106G

Fill in this in	formation to identify	your case:	
Debtor 1	Mohammed	Abdul Rahman	Ali
	First Name	Middle Name	Last Name
Debtor 2	-		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for the	e: <u>NORTHERN</u> District of <u>ILLI</u>	
Case Number	r		(State)
(If known)			

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question

any A	aditional	Pages, write your name	and case number (if known). Answer eve	ry questic	on.
1. D	o you hav	e any codebtors? (If yo	u are filing a joint case, do not list either sp	ouse as a	codebtor.)
Г	No.				
	Yes				
			ived in a community property state or terr a, Nevada, New Mexico, Puerto Rico, Texa		ommunity property states and territories include gton, and Wisconsin.)
	No. Go	to line 3.			
7			pouse, or legal equivalent live with you at the	ne time?	
_	No	•	poude, or regar equivalent live that you at a	io unio:	
	☐ Ye	s. Inwhich community s	state or territory did you live?	.	Fill in the name and current address of that person.
	Nan	ne of your spouse, former spous	e or legal equivalent		
	Nun	nber Street			
	City		State	Zip Code	e
3. I r	-	1, list all of your codebt		-	our spouse is filing with you. List the person
		· ·	or only if that person is a guarantor or cos	-	
		•	Schedule E/F (Official Form 106E/F), or Sc	hedule G	(Official Form 106G). Use Schedule D,
3	cnedule E	/F, or Schedule G to fill	out Column 2.		
	Column 1	: Your codebtor			Column 2: The creditor to whom you owe the debt
					Check all schedules that apply:
3.1	Ayesha	Nishat			Schedule D, line1
	Name 5836 N	Bernard 1			Schedule E/F, line
	Number	Street			Schedule G, line
	Chicago)	IL State	60659 Zip Code	
3.2		A	Cidio	Zip Oode	2
•		Nishant			Schedule D, line 2
	Name 5836 N	Bernard St 1			Schedule E/F, line
	Number Chicago	Street	IL	60659	Schedule G, line
	City	,	State	Zip Code	
3.3					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	

Debtor 1	Mohammed	Abdul Rahman	Ali
	First Name	Middle Name	Last Name
ebtor 2			
Spouse, if filing)	First Name	Middle Name	Last Name

Che	ck if this is:
	An amended filing
	A supplement showing post-petition
	chapter 13 income as of the following date:
	MM / DD / MM/

12/15

Official Form 106I

MM / DD / YYYY

Schedule I: Your Income

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Tt 1: Describe Employment							
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse			
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed		Employed X Not employed			
	Include part-time, seasonal, or self-employed work.	Occupation	Ramp Service		Unemployed			
	Occupation may Include student or homemaker, if it applies.	Employers name	United Airlines					
		Employers address	PO Box 4607					
			Houston, TX 7721	0				
		How long employed there?	Since 3/1/2007					
Pa	rt 2: Give Details About Month	ly Income						
	Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.							
	For Debtor 1 For Debtor 2 or non-filing spouse							
List monthly gross wages, salary and commissions (before all payrol deductions). If not paid monthly, calculate what the monthly wage would			•	\$4,239.84	\$0.00			
3. Estimate and list monthly overtime pay.				\$0.00	\$0.00			
4.	Calculate gross income. Add lin	e 2 + line 3.		\$4,239.84	\$0.00			

 Official Form 106I
 Record # 761999
 Schedule I: Your Income
 Page 1 of 2

Debtor 1

Mohammed

Abdul Rahman

Document

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Case Number (if known) Middle Name First Name Last Name For Debtor 1 For Debtor 2 or non-filing spouse \$4,239.84 \$0.00 5. List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions \$0.00 5a \$610.16 5b. Mandatory contributions for retirement plans 5b. \$0.00 \$0.00 \$0.00 \$0.00 5c. Voluntary contributions for retirement plans 5c 5d. Required repayments of retirement fund loans \$0.00 \$0.00 5d. \$612.58 \$0.00 5e. Insurance 5e 5f. Domestic support obligations \$0.00 5f \$0.00 5g. Union dues 5g. \$60.19 \$0.00 5h. Other deductions. Specify: 5h. \$0.00 \$0.00 6. **Add the payroll deductions**. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h. \$1,282.93 \$0.00 6. 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$2,956.92 \$0.00 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8a \$1,100.00 \$0.00 Interest and dividends \$0.00 8b. \$0.00 Family support payments that you, a non-filing spouse, or a 8c. \$ 0.00 \$ 0.00 dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8d. Unemployment compensation 8d. \$0.00 \$0.00 **Social Security** 8e 8e. \$0.00 \$0.00 8f. Other government assistance that you regularly receive 8f. \$0.00 \$0.00 Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income 8g. \$0.00 \$0.00 Other monthly income. Specify: ___ 2nd Job, 8h. \$385.98 \$0.00 9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. \$1.485.98 \$0.00 Calculate monthly income. Add line 7 + line 9. 10. 10 \$4,442.90 \$0.00 \$4,442.90 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 11. \$0.00 Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. \$4,442.90 Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies Do you expect an increase or decrease within the year after you file this form? X No. Yes. Explain:

	ionnation to identity your	odoo.				
Debtor 1	Mohammed	Abdul Rahman	Ali	Check if this is		
Debtor 2	First Name	Middle Name	Last Name	An amen	=	t-petition chapter 13
(Spouse, if filing)	First Name	Middle Name	Last Name		s of the following o	
United States	Bankruptcy Court for the : <u>N</u>	NORTHERN DISTRICT OF ILL	LINOIS			
Case Number				MM / DD	/ YYYY	
				A separa	te filing for Debtor	2 because Debtor 2
Official F	orm 106J			☐ maintains	s a separate house	ehold.
Schedul	e J: Your Exp	enses				12/15
			e filing together, both are equ pp of any additional pages, wr			
Part 1: D	escribe Your Household					
	So to line 2. Does Debtor 2 live in a se	parate household? ile a separate Schedule J.				
2. Do you h	ave dependents?	No		Dependent's relationship to	Dependent's	Does dependent live
Do not lis Debtor 2.	t Debtor 1 and	X Yes. Fill out this	information for	Pebtor 1 or Debtor 2	age	with you?
		each dependent	<u>.</u>	Son	3	X Yes
names.	ate the dependents'					X No
			-			Yes
						X No
			-			Yes
						X No
			-			Yes
						X No
						Yes
expenses	expenses include s of people other than and your dependents?	X No Yes				
Part 2:	stimate Your Ongoing Mon	thly Expenses				
expenses as of the applicable	f a date after the bankrup date.	tcy is filed. If this is a sup	you are using this form as a s plemental <i>Schedule J</i> , check		•	
	•	n government assistance on <i>Schedule I: Your Inco</i>	<u> </u>		,	Your expenses
4. The rent	al or home ownership ext	oenses for vour residence	Include first mortgage payme	ents and	_	
	for the ground or lot.	,	3.3.7.7		4.	\$2,462.15
If not inc	luded in line 4:					
4a. Re	al estate taxes				4 a.	\$0.00
4b. Pro	perty, homeowner's, or re	nter's insurance			4b.	\$0.00
4c. Ho	me maintenance, repair, a	nd upkeep expenses			4c.	\$25.00
4d. Ho	meowner's association or o	condominium dues			4d.	\$0.00

Debtor 1

Mohammed

Abdul Rahman

Document

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Case Number (if known) _ First Name Middle Name Last Name Your expenses \$0.00 5 Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$200.00 6a. 6a. Electricity, heat, natural gas \$0.00 6b. Water, sewer, garbage collection \$195.00 Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify: 6d. \$575.00 7. 7. Food and housekeeping supplies \$0.00 8. 8. Childcare and children's education costs \$85.00 9. Clothing, laundry, and dry cleaning \$35.00 10. Personal care products and services 10. \$15.00 11. Medical and dental expenses 11. \$180.00 **Transportation.** Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$0.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books Charitable contributions and religious donations 14. \$0.00 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. \$0.00 15a. 15a Life insurance \$0.00 15b. Health insurance 15b. \$125.00 15c. Vehicle insurance 15c. \$0.00 15d. 15d. Other insurance. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: \$0.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. 17c. Other. Specify:_ \$0.00 17d. Other. Specify: 17d. 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$ 0.00 20b. \$ 0.00 20b. Real estate taxes \$ 0.00 20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00 20d. 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e 20e. Homeowner's association or condominium dues

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Debtor	1 1000	ammed Abdul Ra	anman	All	Case Number (if known)		
	First N	ame Middle Name		Last Name			
21.	Other.	Specify:			_	21.	\$0.00
22	Your mo	onthly expense: Add lines 4 thro	ugh 21.			22.	\$3,897.15
	The resu	ult is your monthly expenses.					
23.	Calculat	te your monthly net income.					
	23a.	Copy line 12 (your comibined	monthly income	e) from Schedule I.		23a.	\$4,442.90
	23b.	Copy your monthly expenses t	from line 22 ab	ove.		23b. -	\$3,897.15
	23c.	Subtract your monthly expense	es from your m	onthly income.		23c.	\$545.75
		The result is your monthly net	income.			<u> </u>	·
24.	Do you	expect an increase or decrease	in your expens	es within the year after yo	u file this form?		
		mple, do you expect to finish payir					
		e payment to increase or decreas	se because of a	modification to the terms of	f your mortgage?		
	X No						
	Yes	s. Explain Here:					

 Official Form 106J
 Record #
 761999
 Schedule J: Your Expenses
 Page 3 of 3

Fill in this in	nformation to identify	your case:	
Debtor 1	Mohammed	Abdul Rahman	Ali
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Case Number (If known)		: <u>NORTHERN</u> District of <u>ILLI</u>	INOIS (State)

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below							
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?							
No							
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).						
	summary and schedules filed with this declaration and that they are true and						
correct.							
🗶 /s/ Mohammed Abdul Rahman Ali	*						
Signature of Debtor 1	Signature of Debtor 2						
Date 03/19/2018	Date						
MM / DD / YYYY	MM / DD / YYYY						

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Fill in this information to identify your case:						
Debtor 1	Mohammed First Name	Abdul Rahman	Ali Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the :NORTHERN District of _ILLINOIS						
Case Number (If known)	r		(State)			

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case

numbe	number (if known). Answer every question.						
Par	1: Give Details About Your Marital Status and Where Yo	ou Lived Before					
01. V	hat is your current marital status?						
	Married						
	Not married						
	uring the last 3 years, have you lived anywhere other tha	n where you live now	?				
_	No. Yes. List all of the places you lived in the last 3 years. Do	not include where vo	u live now.				
'							
	Debtor 1	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there			
	ithin the last 8 years, did you ever live with a spouse or l operty states and territories include Arizona, California,						
	d Wisconsin.)	radio, Louisiana, No.	rada, non moxico, radito indo, roxad, tradinington,				
_	No. Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106U)					
'	Tes. Make sure you fill out scriedule H. Tour Codebtors (Official Form 100H).					
Par	Explain the Sources of Your Income						

Record # 761999

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Abdul Rahman Debtor 1 Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$17,819 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, \$50,267 Wages, commissions, For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2017) Operating a business Operating a business Wages, commissions, Wages, commissions, \$41.415 For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2016) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Rental Income \$4,400 From January 1 of current year until the date you filed for bankruptcy: \$13,200 Rental Income For last calendar year: (January 1 to December 31, 2017) Rental income \$13,200 For last calendar year: (January 1 to December 31, 2016)

Mohammed

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Case Number (if known) _

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Abdul Rahman

Mohammed

First Name Middle Name Last Name Part 3: List Certain Payments You Made Before You Filed for Bankruptcy Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? \square No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments Capital ONE AUTO Finan 3901 Monthly 867 \$ 13,733 ■ Mortgage Car Dallas Pkwy Plano TX 75093 Credit card Loan repayment Suppliers or vendors Other Freedom Mortgage Monthly \$4,800 \$319,309 Mortgage Car See Schedule D Credit card Loan repayment Suppliers or vendors Other ___ Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment

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Jepto	r 1	Monanineu	Abuul Rallilali	All		Case Number (If known)	¹	
		First Name	Middle Name	Last Name				
	an ir	nsider?	filed for bankruptcy, did you m		or transfer any property	on account of a debt tha	t benefited	
		No.						
	_	Yes. List all payments	s to an insider.					
	_			Dates of	Total amount	Amount you still	Reason for this payment	
				payment	paid	owe	Include creditor's name	
Pa	art 4:	Identify Legal ac	tions, Repossessions, and Fore	eclosures				
	List	-	filed for bankruptcy, were you uding personal injury cases, sn ct disputes.				ort or custody	
	1	No.						
		Yes. Fill in the details						
10	\ A ("41-	da Assault afaire services		Nature of the case		r agency	Status of the case	
	Che	ck all that apply and f	filed for bankruptcy, was any c ill in the details below.	of your property repo	issessed, foreclosed, g	arnished, attached, seize	a, or levied?	
	=	No. Go to line 11	ation balanc					
	Ш	Yes. Fill in the information	ation delow.					
			ou filed for bankruptcy, did ar nent because you owed a del	-	ng a bank or financial	institution, set off any a	nounts from your accounts	
		No. Go to line 11						
	\Box	Yes. Fill in the information	ation below.					
			filed for bankruptcy, was any		n the possession of a	n assignee for the benef	it of creditors, a	
	■ N	lo. ′es.						
Pa	art 5:	List Certain Gifts	and Contributions					
13	With	nin 2 years before yo	u filed for bankruptcy, did yo	ou give any gifts wit	h a total value of mor	e than \$600 per person?		_
		No.						
	_	Yes. Fill in the details	for each gift.					
14	With	nin 2 years before yo	u filed for bankruptcy, did yo	ou give any gifts or	contributions with a to	otal value of more than \$	6600 to any charity?	
		No.						
	_	Yes. Fill in the details	for each gift.					
Pa	art 6:	List Certain Loss	es					
		nin 1 year before you abling?	filed for bankruptcy or since	you filed for bankı	ruptcy, did you lose a	nything because of theft	, fire, other disaster, or	
		No.						
	_	Yes. Fill in the details	for each gift.					
Pa	art 7:	List Certain Payr	nents or Transfers					
16	With	nin 1 year before you	filed for bankruptcy, did you	ı or anyone else act	ting on your behalf pa	y or transfer any proper	ty to anyone you	
	cons	sulted about seeking	bankruptcy or preparing a bankruptcy petition preparers,	pankruptcy petition	?			
	<u> </u>	No.						
	•	Yes. Fill in the details						

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Page 40 of 61 Document Mohammed Abdul Rahman Case Number (if known) First Name Middle Name Last Name Description and value of any property transferred Amount of payment **Party Contact Info** Date payment or transfer Geraci Law L.L.C. Payment/Value: \$4,000.00: \$200.00 55 E. Monroe Street #3400 paid prior to filing, balance to be paid Chicago,IL 60603 through the plan. **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Credit Counseling Services 2018 \$25.00 Hananwill Credit Counseling 115 N. Cross St Robinson, IL 62454 17 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No. Yes. Fill in the details. 18 Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details for each gift. 19 Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) \prod Yes. Fill in the details for each gift. List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account number Type of account or Date account was Last balance before instrument closed, sold, moved. closing or transfer or transferred 21 Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it?

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)ebto	r 1	Mohammed	Abdul Rahm	nan	Ali	Ca	ase Number (if known)	
		First Name	Middle Name		Last Name		, ,	
22	Have	e you stored property	in a storage unit o	r place oth	er than your home withi	in 1 year before you f	iled for bankruptcy?	
		No.	_		-			
	=	Yes. Fill in the details.						
	ш	res. I ili ili tile details.		Who else h	as or had access to it?	Describe the co	ontents	Do you still
					uo or muu uooooo to m.	200020 10 00		have it?
Pa	art 9:	Identify Property Y	ou Hold or Control	for Someone	e Else			
	-	ou hold or control any	y property that so	neone else	owns? Include any pro	pperty you borrowed f	rom, are storing for, or h	old in trust
	=	No.						
	П,	es. Fill in the details.		Whore is th	ne property?	Describe the pr	roporty	Value
				Wilele is til	e property:	Describe trie pr	орену	value
Pa	rt 10	Give Details About	Environmental Info	rmation				
For	the p	ourpose of Part 10, the	following definition	ons apply:				
	Envir	ronmontal law moans	any fodoral stato	or local eta	atute or regulation conce	erning pollution, cont	tamination releases of	
ŀ	nazaı	rdous or toxic substar	nces, wastes, or m	aterial into	atute or regulation conce the air, land, soil, surfa p of these substances, v	ce water, groundwate		
		means any location, fa used to own, operate,			-	tal law, whether you n	now own, operate, or utili	ze
		rdous material means tance, hazardous mate			aw defines as a hazardo or similar term.	ous waste, hazardous	substance, toxic	
Rep	ort a	II notices, releases, ar	nd proceedings th	at you knov	w about, regardless of w	when they occurred.		
24	Has	any governmental uni	it notified you that	you may b	e liable or potentially lia	able under or in violat	tion of an environmental	law?
	No.							
	\Box	es. Fill in the details.						
				Governmen	ntal unit	Environmental	law, if you know it	Date of notice
25						•		
25	Have	e you notified any gov	ernmental unit of	any release	e of hazardous material?	r		
	=	No.						
	□`	es. Fill in the details.						
				Governmen	ntal unit	Environmental	law, if you know it	Date of notice
26	Have	e you been a party in a	any judicial or adm	ninistrative	proceeding under any e	environmental law? In	nclude settlements and o	rders.
	— 1	No.						
	=	Yes. Fill in the details.						
	_			Court or ag	jency	Nature of the ca	ase	Status of the case
Pa	rt 11:	Give Details About	Your Business or C	onnections	to Any Business			
27	\\/i+h	in 4 years before you	filed for bankrunt	ev did vou	own a business or have	o any of the following	connections to any busi	inose?
			-		ofession, or other activi	_		111633 !
		= · ·			•	•	part-time	
		_	-	iny (LLC) o	r limited liability partner	rsnip (LLP)		
		∐ A partner in a partn	-					
		∐ An officer, director			-			
		∐An owner of at leas	st 5% of the voting	or equity s	securities of a corporation	on		
	1	No. None of the above	applies. Go to Par	t 12.				
	=		* *		below for each business.			

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Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No. Yes. Fill in the details. Date issued No. Date issued Date issued	Debtor 1	Mohammed	Abdul Rahman	Ali	Case Number (if known)			
Institutions, creditors, or other parties. No. Yes. Fill in the details. Date issued Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. ★ /s/ Mohammed Abdul Rahman Ali Signature of Debtor 1 Date		First Name	Middle Name	Last Name				
Date issued Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. ** ** ** ** ** ** ** ** **								
Date issued Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. ** // Mohammed Abdul Rahman Ali Signature of Debtor 1 Date 03/19/2018 MM / DD / YYYY Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?	1	No.						
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Institute of Destroin		Yes. Fill in the details.						
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 1 Signature of Debtor 2			Date issue	d				
answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. *** ** ** ** ** ** ** ** *	Part 12:	Sign Below						
Signature of Debtor 1 Date 03/19/2018 Date MM / DD / YYYY Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?				x				
MM / DD / YYYY Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?	• • •			• • • • • • • • • • • • • • • • • • • •	Debtor 2			
MM / DD / YYYY Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?	1	Date 03/19/2018		Date				
<u> </u>		MM / DD / Y	YYY	MM /	DD / YYYY			
■ No.	Did yo	ou attach additional _l	pages to Your Statement of F	inancial Affairs for Individua	ls Filing for Bankruptcy (Official Form 107)?			
	N N	o						
□Yes	☐ Y	es						
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?	Did yo	ou pay or agree to pa	ay someone who is not an att	orney to help you fill out ban	cruptcy forms?			
■ No	N	0						
Yes. Name of person Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	☐ Y	es. Name of person						

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re	
Mohammed Abdul Rahman Ali / Debtor	Case No:

Chapter: Chapter 13

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept

Prior to the filing of this statement I have received

Balance Due

\$4,000.00

\$200.00

\$3,800.00

2.	The	source of	the co	mpens	ation 1	paid to	me	was:

5 1			
Debtor(s)	Otl	her: (spe	ecifv`

3. The source of compensation to be paid to me is:

Other:	(specify)
	Other:

- I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
 - I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.
- In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
 - Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
 - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- 6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Date: 04/19/2018 /s/ Wylie W Mok

Date Signature of Attorney

Geraci Law L.L.C.

Name of law firm

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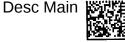
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1-866-925-1313 www.infotapes.com





Record #: 761-999 Consultation Attorney: MOK Date: 3/9/2018

Attorney Retainer Agreement Chapter 13	
M/M The understand hirag Garaci Law L.L.C. for representation in a Chapter 13 bankruptcy. I have signed and received a copy of any	
(CARA) or "Dights and Responsibilities" (RR) between Chapter 13 Debtors and their Attorneys. Any terms that	J : L
green will and upid I caree to comply with those terms. Afterney tees for filed Chapter 13 Dalini upicy stial be \$ 1000. Of the 100 states	1 1111
us CADA as DD if applicable. I have been advised of my Chanter / alternative and choose to lile Unabler to instead even though it usually costs more.	
the state of the second will work on my case. I will use CHENT CORNER and read all material on it and the Gelaci Law Website.	ι Δ
ANACO- This does NOT INCLLINE court filing cost of \$310 Credit counseling of infallical management diasses. Any amount not paid by in-	·C
and the same being fled shall be poid sheed of creditors through the Chanter 13 Ifflistee. The CARA let is a flat let, but my allomeys may apply to mo	
prior to the case being filed shall be paid alread of cleditors through the original for additional fees based on the following hourly rates: Attorney-\$275/hr; Senior Attorney-\$375/hr; Supervising Attorney-\$450/hr; Paralegal-\$85/hr; Senior Paralegal court for additional fees based on the following hourly rates: Attorney-\$275/hr; Senior Attorney-\$375/hr; Supervising Attorney-\$450/hr; Paralegal-\$85/hr; Senior Paralegal court for additional fees based on the following hourly rates: Attorney-\$275/hr; Senior Attorney-\$375/hr; Supervising Attorney-\$450/hr; Paralegal-\$85/hr; Senior Paralegal court for additional fees based on the following hourly rates: Attorney-\$275/hr; Senior Attorney-\$375/hr; Supervising Attorney-\$450/hr; Paralegal-\$85/hr; Senior Paralegal court for additional fees based on the following hourly rates: Attorney-\$275/hr; Senior Attorney-\$375/hr; Supervising Attorney-\$450/hr; Paralegal-\$85/hr; Senior Paralegal court for additional fees based on the following hourly rates: Attorney-\$275/hr; Senior Attorney-\$375/hr; Supervising Attorney-\$450/hr; Paralegal court feet feet feet feet feet feet feet fe	
sourt for additional fees based on the following hours rates. Altorney work motions, evidentiary hearings, adversary proceedings or appeals. Fees are "flat fees, standard by the CARA or court order, such as excessive work motions, evidentiary hearings, adversary proceedings or appeals. Fees are "flat fees, standard by the CARA or court order, such as excessive work to be a secondary of this firm on payment, and are deposited into the firm's	,0
and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. I can choose to pay on an hourly basis, but flat fee usually results in me paying less. Payments are applied to the "flat fee". If this contract I agree that the	act
operating account. I can choose to pay on an nouny basis, but list lee usually results in the paying less. If you have the displaced or breach this contract I agree is terminated by either party prior to the filing of the case, we will refund unearned fees. If I cose by the work of the case is displaced or breach this contract I agree	е
is terminated by either party prior to the filling of the case, we will related the arrest less. If close thy like, thy section is the case, we will related the arrest less. If close thy like, thy section is the case, we will related the arrest less than 1 to be a filling from a court costs. If the case is the costs of the case, we will related the arrest less than 1 to be a filling from a court costs.	
to pay for the work done. In Wisconsin, I can submit tee disputes to binding arbitration within 50 days with the work done. In Wisconsin, I can submit tee disputes to binding arbitration within 50 days with the work done. In Wisconsin, I can submit tee disputes to binding arbitration within 50 days with the work done. In Wisconsin, I can submit tee disputes to binding arbitration within 50 days with the work done. In Wisconsin, I can submit tee disputes to binding arbitration within 50 days with the work done. In Wisconsin, I can submit tee disputes to binding arbitration within 50 days with the work done. In Wisconsin, I can submit tee disputes to binding arbitration within 50 days with the work done.	and
authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed	d.
MAC Atternations and costs ast naid before my creditors before mortdage arrears, and venicles scrieduled to be paid in the plant, start	
resting poid. Mehidos may be scheduled to get a small payment to cover depreciation each month, like \$15-100, until attorney rees are paid, trief the verification	icle
rests lesses payments, so the vehicle is paid in about the same time as it would be if the attorney tees were not tirst. RESULT. If I tall to complete the plant,	ŀ
move and un poving my attorney but not as much on my vehicle and mortgage arrears and other creditors, so I will to do my best to complete the plan.	
Name or other claims or property I now have or acquire after filing Chapter 13, I must disclose to Geraci law and the Chapter 13 trustees)
and to the Bankruptcy Court and my creditors, in a filed amendment and obtain authority to keep them or pay those claims to the Trustee.	
DIAN: My estimated payment is \$ 475 per month for 9 X months based on the information I have provided, including incom	ne,
process and debte. The navment or length may need to be increased for all or part of the plan term. The Court, Chapter 13 Trustee or creditors	
ability to my proposed Chapter 13 payment, which may cause if to increase, I adree to read my petition and plan and study it before signing it s	101
the final state is a line of the second property and exemptions I am cialming, and to make juli disclosure to every question	
x MAX REFUNDS or other income during plan: I will send my IRS and state tax returns to my attorney or the Trustee each year. I will send my IRS and state tax returns to my attorney or the Trustee each year. I will send my IRS and state tax returns to my attorney or the Trustee each year. I will send my IRS and state tax returns to my attorney or the Trustee each year. I will send my IRS and state tax returns to my attorney or the Trustee each year. I will send my IRS and state tax returns to my attorney or the Trustee each year.	ent
over refunds, additional income or assets to the Trustee unless I am already paying my creditors 100%. If my income or expenses change, my plan paym may have to change. If I am eligible to receive a tax refund during my Chapter 13, I may have to send it to the Chapter 13 Trustee unless I am specifically	,0111
may have to change. If I am eligible to receive a tax retund during my chapter 13, Thay have to safe it to the chapter 16 including but not limited to life insurance proceeds advised that I do not need to. If I receive any significant sums of money others through employment, including but not limited to life insurance proceeds advised that I do not need to. If I receive any significant sums of money others through employment, including but not limited to life insurance proceeds	3,
advised that I do not need to. If I receive any significant sums of money of the full workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some or all of the full workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some or all of the full workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some or all of the full workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some or all of the full workers compensation award, personal injury or other court settlement.	inds
into my Chantar 12 plan. I will make sure if Last IN ILIRED or ast A CLAIM after filling I WILL DISCLOSE IL BY AMENDING INTO GASE	
NAC Blan normant, includes all debts I list, unless plan states otherwise: I may be baying some creditors directly, my plan payment does	3
NOT include include future mortgage, rent, condo fees and support navments; criminal tines/court fees, rent/lease arrears, student loan principal and inter-	rest
unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is filed, including any taxes or HOA fees as long as the	
du to to to make make a share	
Student leans; are usually NEVER haid 100% in a Chapter 13, so my student loans will CONTINUE to accrue interest, and it is don't per-	ay
them directly they will be even larger at the end of the plan, so I have been told about this and I will deal with my student loans myself directly	
Dobte not discharged if not paid in full: student loans: educational depts; tax dept interest, unified of rate field tax depts, undescreed	
debts; support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge.	ıı in
x Our Representation is limited to Bankruptcy Court until Discharge or case closing of this bankruptcy. We do not represent you	is
state court, or in loan modifications, short sales, etc. Any delay in filing could result in judgments or liens we can't eliminate in bankrupcy. When this case is	•
closed by the Clerk or you receive a discharge, whichever is first, our representation of you ends. X Changes after this: I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Co	ourt
and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition.	
Ale Discharge If I fail to remain current in a domestic support obligation (DSO), of fall to Ceitily to the Court that I have remained current	nt in
No Discharge If I fail to remain current in a domestic support obligation (DSO), or fail to certify to the court that i have remained out of the DSO or mortgage payments, or if I fail to take my financial management class. I have received the 11 U.S.C § 527(a) disclosures on a separate sheet.	
1 A A A A A	
X Mohammed All (Deblor) X (Joint Debtor)	
Mohammed Ali (Debtor) (Joint Debtor)	
Dated: 03-09-2018	
Attorney for the Debtor(s) Representing Geraci Law L.L.C. rev 171129	
Amorphos 191 year Dominitor	

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CHAPTER 13 PLAN ACKNOWLEDGMENT

I, Mo Number A Ali, hereby acknowledge that I have reviewed me Chapter 13 plan with my attorney, and the following are the terms being proposed:	ny
The total amount to be paid to the Trustee is estimated to be \$\frac{26110}{0100}. I will pay \$\frac{545}{0100} per month f	
least <u></u> 出る months. This amount may change depending on the claims filed, and the total amount I am requi	or a
to pay will increase if I am required to turn over some or all of my tax refunds.	···
Any scheduled increases are as follows:	_
This includes:	
1. These vehicles: 15 Handa (R-V	_
2. These other secured debts:	
3. Tax debt of \$ Support debt of \$ Mortgage arrears of \$	
4. Other:	
Mortgages are provided for as follows:	•
Paid direct to the creditor every month Included in my plan payment N	/A
All of my debts are being paid in my Chapter 13 except the following that I am paying direct:	
The following vehicle(s):	
My student loans PAYING IN DEFERMENT N/A	
Other:	
OTHER TERMS	
I understand that my attorneys' fees will be paid in full before my other creditors and if I fail to mal my payments and my case is dismissed or converted before those fees are paid, any secured creditors will no have been paid as much as they may have otherwise been paid, which may prevent me from keeping the collateral if my case is dismissed or converted. I understand my plan payments start with my first paycheck after filing. If the payment is not deduct from my check, I must set it aside and send it to the Trustee.	ot
I must pay the Trustee any non-exempt proceeds I receive from any cause of action.	
I will notify my attorneys if I am injured, have the right to sue anyone for any reason, win the lotter receive an inheritance, or otherwise become entitled to receive any sum of money during my bankruptcy.	ъ,
I <u>must</u> be signed up for client corner and texting so my attorneys can communicate with me.	
I will notify my attorneys if I move, change my phone number or change or lose my job.	
I must provide my attorneys copies of my tax returns every year, and will turn over my tax refund the Trustee unless my attorney specifically informs me in writing that I am not required to do so.	<u>to</u>
Other:	
M A a	
Date: 04-16-	18
A	7
For Geraci Law: X Date: \(\frac{\fir}{\frac{\fir}{\frac{\fi	1
$\frac{s_0}{r_0}$	

UNITED STATES BANKRUP 1CY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often erucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- . Discuss with the attorney the debtor's objectives in filing the case.
- 2 Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO

- Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



Case 18-11650 Doc 1 Filed 04/20/18 Entered 04/20/18 16:04:08 Desc Mai 3. Personally review with the debtor and significant completed betation, plan, statements, and

3. Personally review with the debtor and sign the completed petition, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)

- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both rayments that must be made directly to creditors and payments that must be made to the Chapter 3 trustee, with particular attention to housing and vehicle payments.

Advise the debtor of the need to maintain appropriate insurance.

3. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
 - . Contact the attorney immediately if the debtor loses employment, has a significant change in acome, or experiences any other significant change in financial situation (such as serious lness, marriage, divorce or separation, lottery winnings, or an inheritance).
 - 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



- Case 18-11650 Doc 1 Filed 04/20/18 Entered 04/20/18 16:04:08 Desc Mail 2. Inform the debtor that the debtor must be punctual and and an of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- If the attorney will be employing another attorney to attend the 341 meeting or any court ligaring, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307 (a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.



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C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.

- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



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 Any portion of the retainer that is not earlied or required to the client; and
- The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.

Discharge of the attorney. The debtor may discharge the attorney at any time.

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Case 18-11650 Doc 1 Filed 04/20/18 Entered 04/20/18 16:04:08 Desc Main ALLOWANCE AND PAYMENTOR RECESSION EXPENSES

1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$ 4,000.00 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$310.003. Before signing this agreement, the attorney has received ,\$ 200 toward the flat fee, leaving a balance due of \$ 3,800; and \$ 310 for expenses, leaving a balance due for the filing fee of \$ _____0 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object. Date: 03/09/2018
Signed: MI SIN Debtor(s) Attorney for the Debtor(s) Co-Debtor(s)

Do not sign this agreement if the amounts are blank.



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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Mohammed Abdul Rahman Ali / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 03/19/2018 /s/ Mohammed Abdul Rahman Ali

Mohammed Abdul Rahman Ali

X Date & Sign

Record # 761999 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Mohammed Abdul Rahman Ali / Debtor

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 03/19/2018	/s/ Mohammed Abdul Rahman Ali
	Mohammed Abdul Rahman Ali
Dated: 04/19/2018	/s/ Wylie W Mok
	Attorney: Wylie W Mok

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Abdul Rahman Ali Mohammed Case Number (if known) Debtor 1 Last Name Middle Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) What kind of debts do as "incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and Do you estimate that after administrative expenses are paid that funds will be available to distribute to unsecured creditors? any exempt property is ∏No. excluded and administrative expenses Yes. are paid that funds will be available for distribution to unsecured creditors? 25,001-50,000 1,000-5,000 18. How many creditors do 1-49 you estimate that you 5,001-10,000 50,001-100,000 **50-99** ☐ More than 100,000 owe? 100-199 10,001-25,000 □ 200-999 □\$500,000,001-\$1 billion \$0-\$50,000 ■ \$1,000,001-\$10 million 19. How much do you ☐ \$10,000,001-\$50 million □\$1,000,000,001-\$10 billion \$50,001-\$100,000 estimate your assets to be worth? □ \$50,000,001-\$100 million ☐\$10,000,000,001-\$50 billion \$100,001-\$500,000 ☐ \$100,000,001-\$500 million ☐More than \$50 billion ☐ \$500,001-\$1 million T \$0-\$50,000 □ \$1,000,001-\$10 million \$500,000,001-\$1 billion How much do you estimate your liabilities \$10,000,001-\$50 million □\$1,000,000,001-\$10 billion **\$50,001-\$100,000** to be? \$100,001-\$500,000 \$50,000,001-\$100 million □ \$10,000,000,001-\$50 billion □ \$500,001-\$1 million \$100,000,001-\$500 million ☐ More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. Ġ. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). ្នះទ I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Me sepe Signature of Debtor 2 Executed on : 04 / 16 /2018 Executed on MM / DD / YYYY MM / DD / YYYY

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Fill in this in	nformation to identify	your case:	
Debtor 1	Mohammed	Abdul Rahman	Ali
•	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for the	:NORTHERN District of _ILL	INOIS_ (State)
Case Number	r		
(if known)			

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below							
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?							
No							
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).						
8. 							
78.7 10.0							
3	summary and schedules filed with this declaration and that they are true and						
correct.							
Signature of Debtor 1	Signature of Debtor 2						
Date MM / DD / YYYY	DateMM / DD / YYYY						
70000000000000000000000000000000000000							

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Debtor 1	Mohammed	Abdul Rahman	Ali	Case Number (if known)
	First Name	Middle Name	Last Name	
28 Wi	thin 2 years before you	u filed for bankruptcy, did yo r other parties.	u give a financial stater	nent to anyone about your business? Include all financial
	No.			
	Yes. Fill in the details.			
		Date Issue	ed	
Part 1	2: Sign Below			
ans in c	wers are true and corr	ect. I understand that making ruptcy case can result in fine	g a false statement, con ss up to \$250,000, or im	nents, and I declare under penalty of perjury that the cealing property, or obtaining money or property by fraud prisonment for up to 20 years, or both.
S.	Date <u>64 / 16 //</u> MM / DD / Y	2018 YYY		MM / DD / YYYY
Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?				
	No			
	Yes			
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?				ut bankruptcy forms?
	No		•	
	Yes. Name of person	1		Attach the Bankruptcy Petition Preparer's Notice,
64	16			Declaration, and Signature (Official Form 119).
13	ő.			

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DISCLAIMER Debtors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

 (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2
 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District
 Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend
 you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes
 and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above
 time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt.
 b. Failure to keep books and records documenting your financial affairs.
 c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay.
 d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others
 e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy.
 f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filling, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankruptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, A MAKE SURE OUR PETITION IS ACCURATE!!!!

Dated: 04 / 6 /2018

Mohammed Abdul Rahman Ali

X Date & Sign

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Mohammed Abdul Rahman Ali / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Mohammed Abdul Rahman Ali

X Date & Sign

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Part 4

Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

Mlape

Mohammed Abdul Rahman Ali

Date: 04/16 /2018

If you checked line 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

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Form B 201A, Notice to Consumer Debtor(s)

In re Mohammed Abdul Rahman Ali / Debtor

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 04/16 /2018

Mohammed Abdul Rahman Ali

X Date & Sign

Dated: (6 /2018)

Attorney: Wylie W Mok

ord# 761999

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Form B 201A, Notice to Consumer Debtor(s)

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